Case 15-23468 Doc 1 Filed 07/09/15 Entered 07/09/15 10:20:45 Desc Main

B1 (Official Form 1) (04/13) Document Page 1 of 7														
	UNITED STATES BANKRUPTCY COURT													
Northern District of Illinois										VOLUNTARY PETITION				
OI	Name of Debtor (if individual, enter Last, First, Middle): Olson, Erik D.								Name of Joint Debtor (Spouse) (Last, First, Middle): Olson, Michelle J.					
All (inc	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
(if 1 53	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 5326								r digits of So than one, sta	oc. So	ec. or Individual-7 ll):	Гахрауег I.D	D. (I	TIN)/Complete EIN
conec vi	eet Address of Debto	or (No. and Stre	et, City, and S	state):						int D	ebtor (No. and Str	eet, City, an	nd Si	tate):
1258 Green St New Lenox, IL								Green St						
					ZIP (CODE 60451		New L	enox, IL					717 CODE
	inty of Residence or	of the Principa	I Place of Bus	iness:	۵.,	000000401	_	County c	of Residence	or o	of the Principal Pla	ce of Busine	ess:	ZIP CODE ₆₀₄₅₁
Will Mailing Address of Debtor (if different from street address):								Will			Debtor (if differer			•
	3	Name of the second		14.000,.				ivianing i	Address of J	Omi	Dedior (11 differen	it from stree	et aa	dress):
ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above):														ZIP CODE
LUC	ation of Principal A	ssets of Busines	ss Debtor (11 a)	ifterent tr	om sti	reet address abov	re):						F	ZIP CODE
	T	ype of Debtor	-				of I	Business			Chapter of B	ankruptcy	Cod	e Under Which
		m of Organization of Organizat			(Ch	eck one box.)					the Petitio	on is Filed (Che	ck one box.)
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)					11 U.S.C. § 101(51B) Railroad			efined in		Chapter 7 Chapter 9 Chapter 11 Chapter 12	I N	Reco Mair	oter 15 Petition for ognition of a Foreign of Proceeding oter 15 Petition for	
Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Stockbroker Commodity B Clearing Bank Other							er Chapter 13 Recognition of a Foreign Nonmain Proceeding							
2	Chapter 15 Debtors Tax-Exempt Entity Nature of Debts													
Each country in which a foreign proceeding by, regarding, or Debtor is a tax under title 26 or					exe	Debts are primarily consumer debts, defined in 11 U.S.C. primarily business debts. I Revenue Code). Debts are primarily consumer between the business debts. \$ 101(8) as "incurred by an individual primarily for a personal, family, or								
		Filing Fee	e (Check one b	oox.)			Т				household purpos Chapter 11 I			
Check one box:						• • •	~							
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is						Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).								
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding insiders or affiliates) are less than \$2,400,925 (except or less than \$2,400,925 (cluding debts owed to subject to adjustment								
	attach signed appli	cation for the c	ourt's conside	er 7 indiv ration. Se	iduals ee Off	only). Must icial Form 3B.		on 4.	/01/16 and 6	every	three years there	after).		50 00 000000000000000000000000000000000
attach signed application for the court's consideration. See Official Form 3B.								☐ A pl	applicable an is being	filed	with this petition.			
	Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).													
Stati	stical/Administrati	ve Information	n										٠,٠	THIS SPACE IS FOR
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.														
Estin	nated Number of Cre	editors											\dashv	
1-49	50-99	100-199	□ 200-999	1,000- 5,000		5,001-		,001- ,000	25,001- 50,000		50,001- 100,000	Over 100,000		
\$0 to \$50,0	- 0000000000000000000000000000000000000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,0 to \$10 million	001	\$10,000,001 to \$50	to \$	0,000,001 \$100 Ilion	\$100,000,000,000,000,000,000,000,000,000	001	\$500,000,001 to \$1 billion	More than		
Estim \$0 to \$50,0	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,0 to \$10 million	001	\$10,000,001 to \$50	to \$	0,000,001 \$100 Ilion	\$100,000,0 to \$500 million	001	\$500,000,001 to \$1 billion	More than		

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		1) (04/13) Document	Page 2 of 7	Page 2				
	ary Petiti age must b	be completed and filed in every case.)	Name of Debtor(s); Olson, Erik & Michelle					
		All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee	et.)				
Location Where I	Filed:	ī	Case Number:	Date Filed:				
Location Where I			Case Number:	Date Filed:				
		Pending Bankruptcy Case Filed by any Spouse, Partner, or Aft	filiate of this Debtor (If more than one, attach a	additional sheet.)				
Name o	of Debtor:		Case Number:	Date Filed:				
District:		· · · · · · · · · · · · · · · · · · ·	Relationship:	Judge:				
10Q) wi	rith the Se securities I	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X Signature of Attorney for Debtor(s) (Date)					
			Signature of Attorney for Debloi(s) ()	Date)				
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No.								
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.								
		Information Regarding	the Debtor - Venue	2000				
	(Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.							
		There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.						
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)								
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)							
	(Name of landlord that obtained judgment)							
			(Address of landlord)					
		Debtor claims that under applicable nonbankruptcy law, there are ci entire monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be r	permitted to cure the I, and				
		Debtor has included with this petition the deposit with the court of a of the petition.		* "				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).							

X
Signature of Authorized Individual
Printed Name of Authorized Individual
Title of Authorized Individual
Date

Date
Signature of bankruptcy petition preparer or officer, principal, responsible person, or

partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Olson, Erik & Michelle	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

	В	1D	(Official	Form	1, Exh.	D) ((12/09)	- Cont
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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Signature Of Debtor: Debt

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Olson, Erik & Michelle	Case No.
Debtor	(if known)

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B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

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Signature of Debtor:

Date: